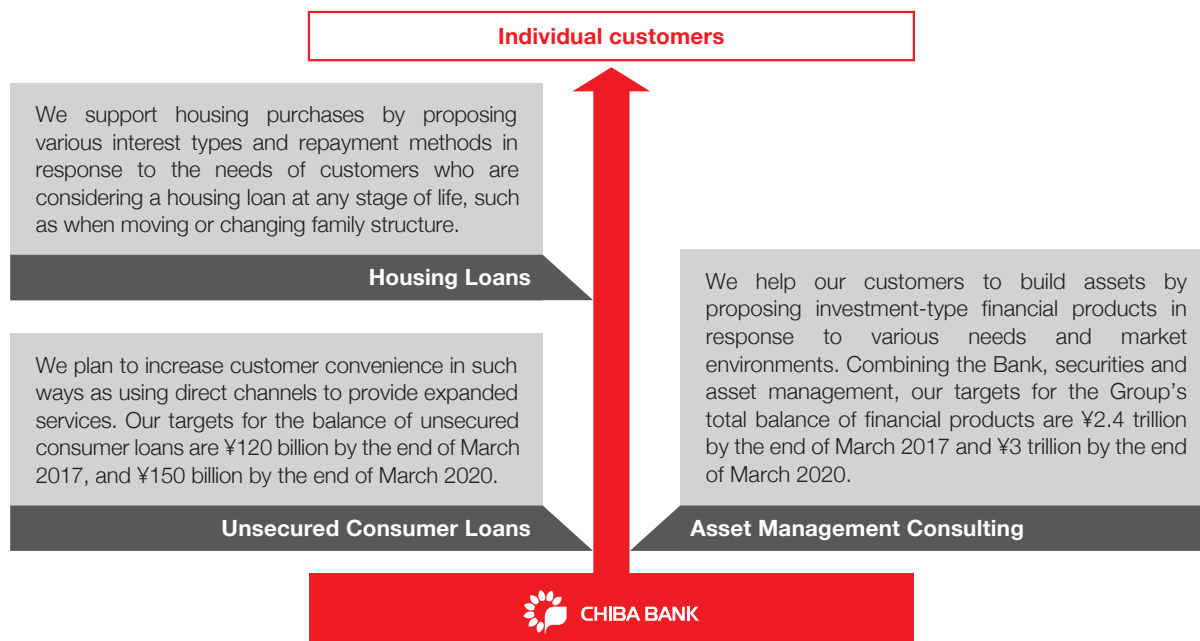


Retail Banking

The number of individual customer accounts at the Chiba Bank has exceeded 4 million. We have a strong customer base in Chiba Prefecture, where our share of deposits is approximately 25%, greatly exceeding other banking institutions. The Chiba Bank has prepared various financial products and services, including deposits, investment trusts, insurance and loans, to meet the life plans of our customers.

Services and our value creation

Supplying Specialized Services for Diversified Lifestyles

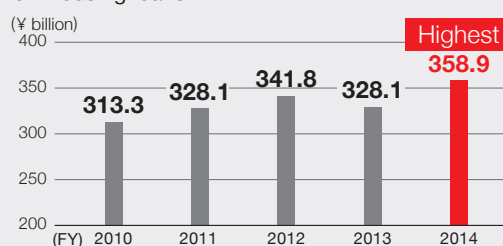


Our Achievement of FY2014

▶ Housing Loans

The amount of new housing loans in fiscal 2014, was a record high at ¥358.9 billion. Also, there was a record high in terms of the number and amount of pre-applications, which is an advanced indicator, and this positive trend is expected to continue due to the increasing population and number of households.

New housing loans



▶ Asset Management Consulting

Sales of investment-type financial products in fiscal 2014, achieved a record high at ¥387.8 billion. The Group's total balance of financial products reached ¥2 trillion.



